

J. R. TIFTON, JR., EXECUTOR OF  
ESTATE OF LUVIA T. WILLIAMS, DECEASED,  
GRANTOR

TO

WARRANTY DEED

CHARLES D. GEPHART, ET UX,  
GRANTEE

Pursuant to the authority and direction in the Will of LUVIA T. WILLIAMS, deceased, recorded in Will Book 19, Page 360, in the Office of the Chancery Clerk of DeSoto County, Mississippi, and in consideration of Seventy Five Thousand Dollars (\$75,000.00) cash in hand paid, receipt of which is hereby acknowledged, I, J. R. TIPTON, JR., Executor of the Estate of LUVIA T. WILLIAMS, deceased, hereby sell, convey and warrant to CHARLES D. GEPHART and his Wife, ANGELIA E. GEPHART, as tenants by the entirety with the right of survivorship and not as tenants in common, the land in the City of Hernando, DeSoto County, Mississippi, described as follows, to-wit:

Part of Town Lot 406 as shown by the original, official map of the Town of Hernando on file in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Section 13, Township 3 South, Range 8 West, more particularly described as beginning at a stake at the East edge of the present concrete sidewalk in the East line of Northview Street 128 feet North of East Valley Street and at the Northwest corner of the Lot conveyed to Jessie S. Johnston and Wife by Deed recorded in Book 234, Page 76; thence East along the North line of the Johnston Lot a distance of 98 feet to a stake; thence North approximately 140 feet to a stake in the North line of Lot 406 at a street curb; thence West along the North line of Lot 406 and the street curb 98 feet to a point in the East line of the sidewalk; thence South along the East line of the sidewalk taken to be the West line of Lot 406 approximately 140 feet to the point of beginning and being the same land conveyed to C. D. Williams and Wife by Deed recorded in Book 44, Page 11.

The warranty in this Deed is subject to governmental regulations, such encroachments as may be shown by a accurate survey and taxes for 1991 which will be pro-rated and paid by the Grantee when due. Possession will be given on delivery of this Deed.

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C. D. WILLIAMS died in 1973, leaving LUVIA T. WILLIAMS, his Wife as the surviving tenant by the entirety. She died in 1991 leaving a Will recorded in Will Book 19, Page 360, authorizing and directing the Executor of her Estate to sell and convey the above-described lot.

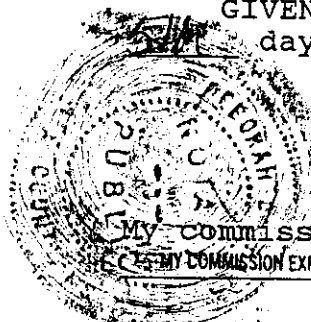
EXECUTED this 5<sup>th</sup> day of September, 1991.

J. R. Tipton, Jr., Ex.  
J. R. TIPTON, JR., Executor of the  
Estate of LUVIA T. WILLIAMS,  
Deceased

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

This day personally appeared before me, the undersigned authority in and for said County and State, the within named J. R. TIPTON, JR., Executor of the Estate of LUVIA T. WILLIAMS, who acknowledged signing and delivering the above and foregoing Warranty Deed on the day and date therein mentioned as a free and voluntary act and deed and for the purposes therein expressed.

GIVEN under my hand and official seal of office this the day of Sept., 1991.



Deborah D. Hays  
Notary Public

My commission expires:

MY COMMISSION EXPIRES JULY 18, 1994

GRANTOR'S ADDRESS:

1477 Hwy. 304  
Hernando, MS 38632  
Business Phone: (601) 429-6895  
Home Phone: ( ) Same

GRANTEES' ADDRESS:

81 Northern St.  
Hernando, MS 38632  
Business Phone: ( ) Same  
Home Phone: (601) 429-5730

STATE MS.-DESOTO CO. N.D.  
FILED

SEP '5 4 49 PM '91

RECORDED 9-9-91  
DEED BOOK 238  
PAGE 173  
W.E. DAVIS CH. CLK.